

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

KEVIN T. ROCK
JESSICA J. ROCK
Debtor(s)

Case No. 18-24184JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winneccour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/26/2018.
- 2) The plan was confirmed on 12/13/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 05/30/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/04/2021.
- 5) The case was converted on 01/11/2021.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 27.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$24,803.91.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$87,372.50
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$87,372.50**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,227.83
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,727.83**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY HEALTH NETWORK	Unsecured	323.62	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA BY	Unsecured	3,256.44	3,432.22	3,432.22	0.00	0.00
CAPITAL ONE BANK (USA) NA BY	Unsecured	3,692.38	3,828.96	3,828.96	0.00	0.00
CAPITAL ONE BANK (USA) NA BY	Unsecured	5,609.00	5,836.91	5,836.91	0.00	0.00
CITIBANK NA(*)++	Unsecured	1,396.00	NA	NA	0.00	0.00
CLEARVIEW FCU**	Unsecured	3,980.00	3,978.32	3,978.32	0.00	0.00
CLEARVIEW FCU**	Secured	19,543.09	19,601.74	19,601.74	12,579.85	1,048.40
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMMUNITY LOAN SERVICING LL	Secured	0.00	192.51	192.51	89.38	0.00
COMMUNITY LOAN SERVICING LL	Secured	213,038.00	211,837.58	0.00	42,434.71	0.00
DISCOVER BANK(*)	Unsecured	983.68	1,052.40	1,052.40	0.00	0.00
ECMC(*)	Unsecured	3,299.00	2,985.06	2,985.06	0.00	0.00
ECONOMY BOROUGH MUNICIPAL	Priority	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	0.00	3,529.37	3,529.37	0.00	0.00
INTERNAL REVENUE SERVICE*	Secured	70,102.69	42,340.00	42,340.00	18,969.25	2,804.22
INTERNAL REVENUE SERVICE*	Unsecured	0.00	25,278.53	25,278.53	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	4,809.16	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	4,662.00	NA	NA	0.00	0.00
LEND UP CARD SERVICES	Unsecured	510.82	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,180.17	1,439.21	1,439.21	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,695.25	1,760.77	1,760.77	0.00	0.00
MED EXPRESS	Unsecured	44.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC	Unsecured	9,282.33	9,604.52	9,604.52	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	0.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	1,609.00	1,638.35	1,638.35	0.00	0.00
PNC BANK NA	Unsecured	361.00	436.16	436.16	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	837.99	903.31	903.31	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	666.23	721.49	721.49	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,370.03	3,409.07	3,409.07	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,900.67	5,337.89	5,337.89	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,115.57	2,187.36	2,187.36	0.00	0.00
QUANTUM3 GROUP LLC AGNT - C	Unsecured	436.84	500.33	500.33	0.00	0.00
SYNCHRONY BANK	Unsecured	613.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	101,601.14	101,492.99	101,492.99	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$42,434.71	\$0.00
Mortgage Arrearage	\$192.51	\$89.38	\$0.00
Debt Secured by Vehicle	\$19,601.74	\$12,579.85	\$1,048.40
All Other Secured	\$42,340.00	\$18,969.25	\$2,804.22
TOTAL SECURED:	\$62,134.25	\$74,073.19	\$3,852.62
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,529.37	\$0.00	\$0.00
TOTAL PRIORITY:	\$3,529.37	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$175,823.85	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,727.83</u>
Disbursements to Creditors	<u>\$77,925.81</u>
TOTAL DISBURSEMENTS :	<u>\$85,653.64</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 01/22/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.